Electronic Acknowledgement Receipt				
EFS ID:	1439419			
Application Number:	09675992			
International Application Number:				
Confirmation Number:	1738			
Title of Invention:	Score based decisioning			
First Named Inventor/Applicant Name:	Walter W. Lee			
Customer Number:	22862			
Filer:	Michael Glenn/Della Revecho			
Filer Authorized By:	Michael Glenn			
Attorney Docket Number:	ISAA0043CIP			
Receipt Date:	15-JAN-2007			
Filing Date:	29-SEP-2000			
Time Stamp:	21:03:39			
Application Type:	Utility			

Payment information:

Submitted with Payment	yes
Payment was successfully received in RAM	\$180
RAM confirmation Number	1959
Deposit Account	071445

The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows: Charge any Additional Fees required under 37 C.F.R. Section 1.16 and 1.17

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)	Multi Part /.zip	Pages (if appl.)
1		IDSefiled011507.pdf	307862	yes	7
	Multipa	rt Description/PDF files in	zip description		
	Document Description		Start	End	
	Miscellaneous Inc	Miscellaneous Incoming Letter		1	
	Information Disclosure Statement (IDS) Filed		2	7	
Warnings:					
Information:					
2	Foreign Reference	EP0418144A1.pdf	957399	no	16
Warnings:					
Information:					
3	Foreign Reference	EP0468229A2.pdf	1518628	no	26
Warnings:					
Information:					
4	NPL Documents	CollectionsAndCreditRisk.pdf	397980	no	5
Warnings:					
Information:					
5	Fee Worksheet (PTO-06)	fee-info.pdf	8152	no	2
Warnings:					
Information:					

Total Files Size (in bytes):

3190021

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.